Loans to minorities

†3572. SHRI PYARELAL KHANDELWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Reserve Bank of India have sought information from all the banks of the country regarding loans provided to minority communities;

(b) whether it is also a fact that instructions have been issued to take action against the banks which have shown lethargy in advancing loans to minority communities; and

(c) the number of loan applications received from the persons of minority communities during the year 2006-07 and the number of persons to whom the loans were advanced?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) The information is being collected and will be laid on the Table of the House.

Issue of ACC and SCC by banks

3573. SHRI SURENDRA LATH: Will the Minister of FINANCE be pleased to state:

(a) the number of Artisans Credit Card (ACC) and Swarozgar Credit Card (SCC) have been issued by different Public Sector Banks so far in different States of the country;

(b) whether there is any scheme to provide credit facilities to weavers and artisans in the country by Public Sector Banks; and

(c) if so, how much funds have been provided so far to these sectors and number of beneficiaries under the scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The State-wise data relating to the Swarojgar Credit Cards (SCCs) issued by Public Sector Banks (PSBs) as on 31st December 2006 is given in Statement *(See* below). NA8ARD does not maintain data of Artisan Credit Card (ACC), which has been launched by Ministry of Textiles.

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†Original notice of the question was received in Hindi.

(b) and (c) Public Sector Banks are extending the following types of credit facilities to weavers and artisans among others:—

Laghu Udhyami Credit Card (LUCC) Scheme —The scheme was evolved by Indian Banks'Association to provide hassle free credit facilities to small borrowers with credit limit upto Rs. 2 lakh and it was launched on November 12,2001.

Artisan Credit Cards Scheme.—To facilitate credit facilities to artisans, Ministry of Textiles in consultation with NABARD launched the scheme. The scheme was implemented in 2002 both in the rural and urban areas and provides adequate and timely assistance from the banking institutions to the artisans to meet their credit requirements in working capital and investment.

Swarojgar Credit Card (SCC) Scheme:— The scheme was introduced on September 26,2003 and it provides for adequate and timely credit *i.e.* working capital or block capital or both to small artisans, handloom weavers, servcie sector, fishermen, self employed persons, rickshaw owners, other micro entrepreneurs, etc. from the banking system in a flexible, hassle free and cost effective manner.

The Ground Level Credit under Secondary Sector (secondary sector comprises of Non-Farm activities/Artisans, Handicrafts, Handlooms, including SSI) provided by Public Sector Commercial Banks for the years 2004-05 and 2005-06 is Rs. 87,800 crore and Rs. 82,492 crore respectively.

Statement

State-wise position of SCCs issued by Public Sector Banks as on 31 *December* 2006*

State	Commercial Bank
	No. of Cards
Andaman & Nicobar	61
Andhra Pradesh	39405
Assam	174
Bihar	6427
Chhattisgarh	3350
Goa	282

State	Commercial Bank
	No. of Cards
Gujarat Haryana	2887
Himachal Pradesh	5164
	3760
Jharkhand	729
Karnataka	10299
Kerala	33760
Madhya Pradesh	2792
Maharashtra	2692
Mizoram	1
Nagaland	2
Orissa	5051
Pondicherry	38
Punjab	4200
Rajasthan	3613
Tamil Nadu	6537
Tripura	
Uttar Pradesh	18705
Uttaranchal	828
West Bengal	6711
TOTAL:	157449

*Data Provisional

Industrial package for J & K

3574. SHRI T.S. BAJWA; Will the Minister of FINANCE be pleased to state:

(a) whether any industrial package is available for setting up of industries in Jammu and Kashmir;

(b) if so, the details thereof; and

(c) the industries set up in the State under the package?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Yes, Sir.